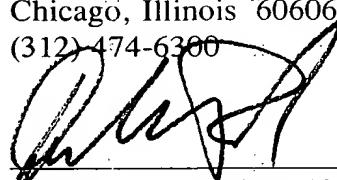


allowance. In the event there is any remaining issue that the Examiner believes can be resolved by a telephone conference, the Examiner is respectfully invited to contact the undersigned attorney at (312) 474-6634.

Respectfully submitted,

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By



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VERSION WITH MARKINGS TO SHOW CHANGES MADE

In the claims:

The following claims have been added:

--12. A method of selling a giftcard at a store location of a first retailer for use at a store location of a second and different retailer, the method comprising the steps of:

 providing a giftcard to the store location of the first retailer, the gift card redeemable at the store location of the second and different retailer;

 offering the giftcard for purchase by a customer in the store location of the first retailer;

 activating the giftcard upon the receipt of a purchase amount from the customer;

 forwarding information indicative of the activating step to a processor, the processor accessible by the second and different retailer; and

 transferring at least a portion of the purchase amount from the first retailer to the second and different retailer.

13. The method of claim 12, wherein the first retailer comprises a first retail chain, and wherein the second and different retailer comprises a second retail chain.

14. A method of selling a giftcard at a store location of a first retailer for redemption at a store location of a second and different retailer, the method comprising the steps of:

 providing a giftcard for sale at the store location of the first retailer;

 creating an activation record for the giftcard upon the receipt of a purchase amount from a customer;

 storing the activation record in a processor, the activation record accessible by the second and different retailer; and

 making available for transfer at least a portion of the purchase amount from the first retailer to the second and different retailer.

15. The method of claim 14, wherein the giftcard is provided by a third party, and wherein the activation record is accessible by the third party.

16. The method of claim 14, wherein the giftcard is provided by the first retailer.

17. A method comprising the steps of:

- providing a store location associated with a first retailer;
- providing the store location of the first retailer with a gift card associated with at least one store location of a second and different retailer;
- offering the giftcard for purchase by a customer in the store location of the first retailer;
- activating the giftcard at the store location of the first retailer upon receipt of a purchase amount from the customer;
- creating an activation record associated with the giftcard upon activation of the giftcard, the activation record including an indication of the purchase amount received from the customer;
- forwarding the activation record to a processor, the processor accessible by the second and different retailer; and
- making at least a portion of the purchase amount available for transfer from the first retailer to the second and different retailer.

18. The method of claim 17, wherein the giftcard is associated with at least one store location of a plurality of additional and different retailers, the processor accessible by the plurality of additional and different retailers, and wherein the portion of the purchase amount is available for transfer from the first retailer to a selected one of the plurality of additional and different retailers.--